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Case 15-17755 Doc 1 Filed 05/20/15 Entered 05/20/15 10:35:00 Desc Main <u>B1 (Official Form 1) (04/13) Document Page 1 of 40</u>

United States Bankruptcy Court Northern District of Illinois					Vol	untary Petition		
Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Mejia, Maria J				Middle):				
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names): Maria Mejia-Ibarra	years					e Joint Debtor in trade names)		3 years
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 7020	er I.D. (ITIN)	Complete EIN	Last four d				axpayer I.	D. (ITIN) /Complete EIN
Street Address of Debtor (No. & Street, City, Stat 110 Wildwood Drive Ingleside, IL	te & Zip Code)	:	Street Add	ress of Jo	int Deb	tor (No. & Stree	et, City, St	ate & Zip Code):
inglesiae, iz	ZIPCODE	60041						ZIPCODE
County of Residence or of the Principal Place of I Lake	Business:		County of	Residence	e or of tl	he Principal Plac	ce of Busin	ness:
Mailing Address of Debtor (if different from street	et address)		Mailing A	ldress of	Joint De	ebtor (if differen	nt from stre	eet address):
	ZIPCODE	E						ZIPCODE
Location of Principal Assets of Business Debtor (if different from	m street addres	s above):				•	
								ZIPCODE
Type of Debtor (Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities check this box and state type of entity below.) Chapter 15 Debtor Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending: Filing Fee (Check one box) ✓ Full Filing Fee attached □ Filing Fee to be paid in installments (Applicable only). Must attach signed application for the coconsideration certifying that the debtor is unable except in installments. Rule 1006(b). See Official Filing Fee waiver requested (Applicable to chaponly). Must attach signed application for the coconsideration. See Official Form 3B.	Sing U.S. Raili Stocion Clea Clea Othe Inter Inter Stocion Clea Clea	(Check th Care Busine le Asset Real F C. § 101(51B) road kbroker unodity Broker ring Bank er Tax-Exe (Check box tor is a tax-exe 26 of the Unit nal Revenue C Check i Debt Check i Debt Check a A pla Acce	empt Entity , if applicable.) mpt organization ed States Code (tode). one box: or is a small busin or is not a small busin or is not a small busin or is not a small busi	under he ness debte outingent li subject to tes: rith this p	Chap Chap	the Petition the Petition that the Petition that the petition that the petition that the petition and the pe	n is Filed Cha Rec Mai Cha Rec Nor Nature of (Check on y consume 1 U.S.C. red by an y for a r house-	e box.) er Debts are primarily business debts. 51D). 01(51D). to insiders or affiliates) are less
Statistical/Administrative Information Debtor estimates that funds will be available for the distribution to unsecured creditors.				id, there v	vill be n	o funds availabl	le for	THIS SPACE IS FOR COURT USE ONLY
1-49 50-99 100-199 200-999 1	1,000-	5,001- 10,000	10,001- 25,000	25,001- 50,000		50,001- 100,000	Over 100,000	
	\$1,000,001 to	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000 to \$500		\$500,000,001 to \$1 billion	More tha	
Estimated Liabilities	\$1,000,001 to	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,00 to \$500		\$500,000,001 to \$1 billion		

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Case 15-17755 Doc 1 Filed 05/20/15 B1 (Official Form 1) (04/13) Document	Entered 05/20/15 10:3 Page 2 of 40	35:00 Desc Main
Voluntary Petition	Name of Debtor(s):	J
(This page must be completed and filed in every case)	Mejia, Maria J	
All Prior Bankruptcy Case Filed Within Last	8 Years (If more than two, attac	h additional sheet)
Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	(To be completed whose debts are pr I, the attorney for the petitioner r that I have informed the petition chapter 7, 11, 12, or 13 of tit explained the relief available un	if debtor is an individual rimarily consumer debts.) named in the foregoing petition, declare her that [he or she] may proceed under le 11, United States Code, and have der each such chapter. I further certify notice required by 11 U.S.C. § 342(b).
	X /s/ Robert Higginson	5/20/15
	Signature of Attorney for Debtor(s)	Date
Does the debtor own or have possession of any property that poses or is a or safety? Yes, and Exhibit C is attached and made a part of this petition. No Exhibit C be completed by every individual debtor. If a joint petition is filed, ea Exhibit D completed and signed by the debtor is attached and made	bit D ach spouse must complete and attac	
If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached.	ed a made a part of this petition	
Information Regardin (Check any ap Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 ☐ There is a bankruptcy case concerning debtor's affiliate, general p ☐ Debtor is a debtor in a foreign proceeding and has its principal place or has no principal place of business or assets in the United States be in this District, or the interests of the parties will be served in regarding.	oplicable box.) of business, or principal assets in the days than in any other District. partner, or partnership pending in tace of business or principal assets but is a defendant in an action or pro-	this District. in the United States in this District, oceeding [in a federal or state court]
Certification by a Debtor Who Reside		Property
(Check all appl Landlord has a judgment against the debtor for possession of debtor		omplete the following.)
(Name of landlord that	at obtained judgment)	
(Address o	f landlord)	
☐ Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for poss	circumstances under which the de	
1	session, after the judgment for pos	session was entered, and
☐ Debtor has included in this petition the deposit with the court of a filing of the petition.		

Case 15-17755 DOC 1 Filed 05/20/15 B1 (Official Form 1) (04/13) Document	Page 3 of 40 Page 3				
Voluntary Petition	Name of Debtor(s):				
(This page must be completed and filed in every case)	Mejia, Maria J				
Signa	atures				
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative				
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/ Maria J Mejia Signature of Debtor Maria J Mejia Signature of Joint Debtor Telephone Number (If not represented by attorney) May 20, 2015 Date	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X Signature of Foreign Representative				
Signature of Attorney*	Signature of Non-Attorney Petition Preparer				
X /s/ Robert Higginson Signature of Attorney for Debtor(s) Robert Higginson Fish Law Group, LLC 309 W Washington St., Suite 700 Chicago, IL 60657 (773) 327-3474 Fax: (773) 327-2759 bobsharhig@yahoo.com	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer				
May 20, 2015	Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)				
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address				
Signature of Debtor (Corporation/Partnership)					
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X Signature Date				
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.				
X Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:				
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11				
Title of Authorized Individual	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.				
Date					

IN RE: Mejia, Maria J

 $\begin{array}{c} \text{Case 15-17755} \\ \text{B1D (Official Form 1, Exhibit D) (12/09)} \end{array}$

Doc 1

Debtor(s)

Entered 05/20/15 10:35:00 Desc Main Filed 05/20/15 Document Page 4 of 40 United States Bankruptcy Court **Northern District of Illinois**

Case No	

Chapter 7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Maria J Mejia	
Date: May 20, 2015	

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Document Page 5 of 40 United States Bankruptcy Court

Northern District of Illinois

IN RE:		Case No
Mejia, Maria J		Chapter 7
	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 30,750.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 36,490.74	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 61,164.91	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 2,359.90
J - Current Expenditures of Individual Debtor(s)	Yes	4			\$ 3,009.00
	TOTAL	20	\$ 30,750.00	\$ 97,655.65	

Document Page 6 of 40 United States Bankruptcy Court

Northern District of Illinois

IN RE:		Case No.
Mejia, Maria J		Chapter 7
	Debtor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 2,359.90
Average Expenses (from Schedule J, Line 22)	\$ 3,009.00
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1 Line 14)	\$ 1,626.90

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 6,315.74
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 61,164.91
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 67,480.65

B6A (Official Form 6A) (12/07) (155	_{icial F} Case, 15,17755	,
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IN RE Mejia, Maria J

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Debtor(s)

Doc 1

Case No. _____(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

0.00

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(If known)

IN RE Mejia, Maria J

Debtor(s)

Case No.

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	X			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		General household goods: appliances. General household goods: furnishing.		200.00 300.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		Basic wearing apparel.		75.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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IN RE Mejia, Maria J

Debtor(s)

_ Case No. _ (If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2013 Chevrolet Traverse Estimated Mileage: 20,000 Value acquired through NADA Guides		19,550.00
			2014 Chevrolet Sonic Estimated Mileage: 7,500 Value acquired through NADA Guides		10,625.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			

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IN RE Mejia, Maria J

Debtor(s)

Case No. _ (If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
 Other personal property of any kind not already listed. Itemize. 	Х			
		TO	ΓAL	30,750.00

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(If known)

IN RE Mejia, Maria J

Debtor(s)	

Case No. _

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to	which debtor is entitled under:
(Check one box)	

Check if debtor claims a homestead exemption that exceeds \$155,675. *

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING
		EALWIPTION	WITHOUT DEDUCTING EXEMPTIONS

^{*} Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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IN RE Mejia, Maria J

Debtor(s)

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Case No.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 8066			11/12/2014	T			21,779.47	2,229.47
Ally Financial P. O. Box 380901 Bloomington, MN 55483			2013 Chevrolet Traverse					
			VALUE \$ 19,550.00					
ACCOUNT NO. 9633 GM Financial P.O. Box 183593 Arlington, TX 76096			12/17/2014 2014 Chevrolet Sonic				14,711.27	4,086.27
			VALUE \$ 10,625.00					
ACCOUNT NO.								
			VALUE \$	+	┝			
ACCOUNT NO.			VALUE \$					
0 continuation sheets attached		-	/Total of t	Sul			\$ 36,490.74	\$ 6,315.74
confinuation sneets attached			(Total of t		Tota	al	\$ 36,490.74	

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) © 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

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Case No.

Debtor(s)

Doc 1

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
o continuation sheets attached

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IN RE Mejia, Maria J

Debtor(s)

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Case No. _____(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3566	T		UNKNOWN ACCOUNT OPENED 5/2014	П	\dashv	十	
Aargon Agency Inc 3668 Spring Mountain Rd. _as Vegas, NV 89117							132.00
ACCOUNT NO.	1		Assignee or other notification for:	Ħ	7	\dagger	
Aargon Agency Inc 8025 W Sahara Ave Las Vegas, NV 89102			Aargon Agency Inc				
ACCOUNT NO. 5676	+		REVOLVING ACCOUNT OPENED 1/2012	Ħ	+	†	
Capital One Attn: General Correspondence P.O. Box 30285 Salt Lake City, UT 84130-0285							1,063.00
ACCOUNT NO.	1		Assignee or other notification for:	П	7	\top	
Capital 1 Bank Attn: General Correspondence Po Box 30285 Salt Lake City, UT 84130			Capital One				
4 continuation sheets attached			(Total of th	Subt			\$ 1,195.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Relate	t also tatist	tical	ı l	\$

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IN RE Mejia, Maria J

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Debtor(s)

Case No. _ (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2268			REVOLVING ACCOUNT OPENED 3/2013	П		H	
Capital One Attn: General Correspondence P.O. Box 30285 Salt Lake City, UT 84130-0285							
	-			Ш		Ц	569.00
ACCOUNT NO. 1980	1		10/22/2009 Claim Judgment				
Cavalry Portfolio Services 500 Summit Lake Drive, Suite 400 Valhalla, NY 10595			Claim Judgment				22,210.88
ACCOUNTANG			Assignee or other notification for:	Н		Н	22,210.00
ACCOUNT NO. Shindler Law 1990 E Algonquin Road, Suite 180 Schaumburg, IL 60173			Cavalry Portfolio Services				
ACCOUNT NO. 0131			OPEN ACCOUNT OPENED 11/2009				
Certified Services Inc 1733 Washington Street, Suite 201 Waukegan, IL 60085							
ACCOUNT NO. 3436			REVOLVING ACCOUNT OPENED 6/1999			-	191.00
Chase Card Services P.O. Box 15298 Wilmington, DE 19850							20,300.00
ACCOUNT NO.			Assignee or other notification for:	H		\dashv	
Chase Card 201 N. Walnut St//de1-1027 Wilmington, DE 19801			Chase				
ACCOUNT NO. 1114			Credit Card	\vdash		\dashv	
Childrens Place P.O. Box 183015 Colombus, OH 43218-3015							
						Ц	500.00
Sheet no1 of4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the		age	9)	\$ 43,770.88
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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IN RE Mejia, Maria J

Debtor(s)

Case No. _

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3039			Services	Н			
Comcast P.O. Box 3002 Southeastern, PA 19398-3002							80.63
ACCOUNT NO. 9447	+		REVOLVING ACCOUNT OPENED 7/2012	H		+	00.03
Comenity Bank P.O. Box 182273 Columbus, OH 43218-2273							2 072 00
ACCOUNT NO. 6561			REVOLVING ACCOUNT OPENED 7/2011	+		+	3,072.00
Comenity Bank P.O. Box 182273 Columbus, OH 43218-2273			NET CE TIME AGGOON! OF ENED 1/2011				503.00
ACCOUNT NO.			Assignee or other notification for:	H		\dashv	303.00
Comenity Bank/dress Barn Attention: Bankruptcy P.o. Box 182686 Columbus, OH 43218			Comenity Bank				
ACCOUNT NO. 5729			REVOLVING ACCOUNT OPENED 5/2000	H		+	
Comenity Bank P.O. Box 182273 Columbus, OH 43218-2273							2,467.00
ACCOUNT NO.	+		Assignee or other notification for:	Н		+	2,407.00
Comenity Bank/new York & Dompany Attention: Bankruptcy P.o. Box 182125 Columbus, OH 43218			Comenity Bank				
ACCOUNT NO. 8990			REVOLVING ACCOUNT OPENED 1/2003	H		\dagger	
Comenity Bank P.O. Box 182273 Columbus, OH 43218-2273							
Sheet no 2 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	Sub iis p		- 1	2,873.00 8,995.63
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n d	\$

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Debtor(s)

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(,	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 14n1			OPEN ACCOUNT OPENED 10/2011	П		Ħ	
Commonwealth Financial 245 Main St Dickson City, PA 18519							560.00
ACCOUNT NO. 0741			OPEN ACCOUNT OPENED 1/2015	Н		\dashv	
EOS CCA 700 Longwater Drive Norwell, MA 02061							187.00
ACCOUNT NO. 0131			Services	H			107.00
Eye Care Center 310 S Greenleaf Ave, Suite 209 Gurnee, IL 60031			GG: 11333				0.00
ACCOUNT NO. 2244			Sams Club Credit Card				0.00
GE Capital Retail Bank/Synchrony Bank Attn: Bankrputcy Department P.O. Box 965061 Orlando, FL 32896-5061							1,250.00
ACCOUNT NO. 6712			Credit Card for Banana Republic	П		\top	,
GE Capital Retail Bank/Synchrony Bank Attn: Bankrputcy Department P.O. Box 965061 Orlando, FL 32896-5061							500.00
ACCOUNT NO. 8942			OPEN ACCOUNT OPENED 3/2011	Н		\dashv	
Illinois Collection Services, Inc. P.O. Box 1010 Tinley Park, IL 60477-9110							2 405 00
ACCOUNT NO.			Assignee or other notification for:	Н			3,405.00
Illinois Collection Service/ics Illinois Collection Service Po Box 1010 Tinley Park, IL 60477			Illinois Collection Services, Inc.				
Sheet no. 3 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the		age)	5,902.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n ıl	\$

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IN RE Mejia, Maria J

Debtor(s)

Case No. _

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			continuation sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
1 agaznama a 0200			OPEN ACCOUNT OPENED 10/2011	╁			
ACCOUNT NO. 0390 Stellar Recovery, Inc. 1327 Highway 2 W, Suite 100 Kalispell, MT 59901			OPEN ACCOUNT OPENED 10/2011				312.00
ACCOUNT NO.			Assignee or other notification for:	+			312.00
Comcast P.O. Box 3002 Southeastern, PA 19398-3002			Stellar Recovery, Inc.				
ACCOUNT NO. 4744			REVOLVING ACCOUNT OPENED 1/2010				
Target National Bank C/O Target Card Services P.O. Box 1581 Minneapolis, MN 55440-1581							465.00
ACCOUNT NO. 4030			Credit Card	+			100.00
Target National Bank C/O Target Card Services P.O. Box 1581 Minneapolis, MN 55440-1581							524.40
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 4 of 4 continuation sheets attached to				Sub			e 1 201 A0
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t (Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relat	t als tatis	Fota o o stica	al on al	\$ 1,301.40 \$ 61,164.91

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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTERES' STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
ria Silva Matts Road ː Lake, IL 60020	Lanlord

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SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Fill in this information to identify	your case:				
Debtor 1 Maria J Mejia					
First Name Debtor 2	Middle Name	Last Name			
(Spouse, if filing) First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:	Northern District of Illinois				
Case number		-		Check if the	nis is:
(T. 1815.11.)					ended filing
					plement showing post-petition er 13 income as of the following date:
Official Form 6I					D / YYYY
Schedule I: You	ır Income				12/13
supplying correct information. If yo	ou are married and not fuse is not filing with you top of any additional pa	iling jointly, and yo	our spouse formation a	s living with y bout your spo	or 2), both are equally responsible for you, include information about your spous use. If more space is needed, attach a known). Answer every question.
Fill in your employment information.		Debtor 1			Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status		/ed		☐ Employed ☐ Not employed
Include part-time, seasonal, or self-employed work.	Occupation	Realtor			
Occupation may Include student or homemaker, if it applies.	Occupation	Reditor			
	Employer's name	CBS Realtors	S		<u> </u>
	Employer's address	2436 Grand Av Number Street	ve		Number Street
		Waukegan, IL		00 P Code	City State ZIP Code
	How long employed th	ere? <u>8 years ar</u>	d 6 month	ıs	
Part 2: Give Details About	Monthly Income				
Estimate monthly income as of spouse unless you are separated If you or your non-filing spouse habelow. If you need more space, a	ave more than one employ	yer, combine the info		•	rite \$0 in the space. Include your non-filing or that person on the lines
	a sopalate shootte		F	or Debtor 1	For Debtor 2 or non-filing spouse
List monthly gross wages, sal deductions). If not paid monthly,			2. \$	0.00	\$
3. Estimate and list monthly over	rtime pay.		3. + \$_	0.00	+ \$
4. Calculate gross income. Add li	ne 2 + line 3.		4. \$	0.00	

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Maria J Mejia
First Name Middle Name Debtor 1 Case number (if known)_ Last Name

		For	Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4.	\$_	0.00	\$
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$
5b. Mandatory contributions for retirement plans	5b.	\$	0.00	\$
5c. Voluntary contributions for retirement plans	5c.	\$	0.00	\$
5d. Required repayments of retirement fund loans	5d.	\$	0.00	\$
5e. Insurance	5e.	\$	0.00	\$
5f. Domestic support obligations	5f.	\$	0.00	\$
5g. Union dues	5g.	\$	0.00	\$
5h. Other deductions. Specify:	5h.	+\$_	0.00	+ \$
6. Add the payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$	0.00	\$
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	1,042.00	\$
8b. Interest and dividends	8b.	\$	0.00	\$
8c. Family support payments that you, a non-filing spouse, or a depende regularly receive	nt			
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	300.00	\$
8d. Unemployment compensation	8d.	\$	0.00	\$
8e. Social Security	8e.	\$	0.00	\$
8f. Other government assistance that you regularly receive				
Include cash assistance and the value (if known) of any non-cash assistan that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	ce	\$	733.00	\$
Specify: Supplemental Security Income For Child	8f.			
8g. Pension or retirement income	8g.	\$	0.00	\$
8h. Other monthly income. Specify:	8h.	+\$_	0.00	+\$
9. Add all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$	2,075.00	\$
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filling spouse.	10.	\$	2,075.00	= \$2,075.00_
11. State all other regular contributions to the expenses that you list in Sched	lule J		-	
Include contributions from an unmarried partner, members of your household, yother friends or relatives.	our d	lepend	ents, your room	nmates, and
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.				
Specify: Contribution To Expenses From Relative For Vehicle 11. + \$ 284.90				
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. \$\frac{2,359.90}{Combined}\$				
13. Do you expect an increase or decrease within the year after you file this f	orm?	,		monthly income
Yes. Explain: None				

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Fill in this information to identify you	ur case:				
Debtor 1 Maria J Mejia		Check if the	oio io:		
First Name Debtor 2	Middle Name Last Name	_			
(Spouse, if filing) First Name	Middle Name Last Name	An am		•	petition chapter 13
United States Bankruptcy Court for the: North	thern District of Illinois			the following	
Case number(If known)			D / YYYY		
(II MIOWI)					because Debtor 2
Official Form 6J		mainta	ains a sep	oarate househ	old
Schedule J: Your	⁻ Expenses				12/13
Be as complete and accurate as poss information. If more space is needed, (if known). Answer every question.					
Part 1: Describe Your House	hold				
1. Is this a joint case?					
No. Go to line 2. Yes. Does Debtor 2 live in a sep	arate household?				
NoYes. Debtor 2 must file a	separate Schedule J.				
2. Do you have dependents?	□ No		::		
	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2		Dependent's age	Does dependent live with you?
Do not state the dependents'		Son		22	No Yes
names.					☐ No
					Yes
					□ No
					Yes
					☐ No ☐ Yes
					☐ No
					Yes
expenses of people other than	No Yes				
Part 2: Estimate Your Ongoing	Monthly Expenses				
Estimate your expenses as of your ba		re using this form as a supple	ement in a	a Chapter 13 c	aseto report
expenses as of a date after the bankru applicable date.		-		-	-
Include expenses paid for with non-ca	ash government assistance if you	ı know the value of		.,	
such assistance and have included it	-	-		Your exper	nses
 The rental or home ownership exp any rent for the ground or lot. 	enses for your residence. Include	first mortgage payments and	4.	\$800	.00
If not included in line 4:					_
4a. Real estate taxes			4a.	\$0.0	
4b. Property, homeowner's, or rent			4b.	\$ <u>20.</u>	
4c. Home maintenance, repair, and			4c.	\$0.0	
4d. Homeowner's association or co	indominium dues		4d.	\$ 0.0	00

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Debtor 1

Maria J Mejia
First Name Middle Name

Last Name

Case number (if known)_

			You	ır expenses
5. Additional mortgage payments for your residence, such	as home equity loans	5.	\$	0.00
6. Utilities:	, ,			
6a. Electricity, heat, natural gas		6a.	\$	200.00
6b. Water, sewer, garbage collection		6b.	\$	65.00
6c. Telephone, cell phone, Internet, satellite, and cable se	rvices	6c.	\$	100.00
6d. Other Specify:		6d.	\$	0.00
7. Food and housekeeping supplies		7.	\$	500.00
8. Childcare and children's education costs		8.	\$	0.00
9. Clothing, laundry, and dry cleaning		9.	\$	110.00
10. Personal care products and services		10.	\$	0.00
11. Medical and dental expenses		11.	\$_	0.00
 Transportation. Include gas, maintenance, bus or train fare Do not include car payments. 	Э.	12.	\$	220.00
	es and books		¢	75.00
13. Entertainment, clubs, recreation, newspapers, magazin14. Charitable contributions and religious donations	es, and books	13.	Φ \$	20.00
14. Charitable contributions and religious donations15. Insurance.Do not include insurance deducted from your pay or include	od in lines 4 or 20	14.	Ψ	20.00
15a. Life insurance	ed in lines 4 of 20.	15a.	\$	0.00
15b. Health insurance		15b.	\$ \$	35.00
15c. Vehicle insurance		15c.	\$	65.00
15d. Other insurance. Specify:		15d.	\$	0.00
16. Taxes. Do not include taxes deducted from your pay or include Specify:	uded in lines 4 or 20.	16.	\$	0.00
, ,				
17. Installment or lease payments:		47-	\$	245.00
17a. Car payments for Vehicle 1		17a.	Ψ \$	284.00
17b. Car payments for Vehicle 2		17b.	Ψ	0.00
17c. Other. Specify:		17c.	\$ \$	0.00
17d. Other. Specify:		17d.	Ψ	0.00
 Your payments of alimony, maintenance, and support to your pay on line 5, Schedule I, Your Income (Official Fo 		18.	\$	0.00
19. Other payments you make to support others who do no	t live with you.		\$	200.00
Specify: School Tuition		19.		_
20. Other real property expenses not included in lines 4 or	5 of this form or on Schedule I: Your Inc	ome.		
20a. Mortgages on other property		20a.	\$	0.00
20b. Real estate taxes		20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance		20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses		20d.	\$	0.00
20e. Homeowner's association or condominium dues		20e.	\$	0.00

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Maria J Mejia Debtor 1 Case number (if known)_ Last Name First Name Middle Name 21. Other. Specify: See Schedule Attached 21. 70.00 Your monthly expenses. Add lines 4 through 21. 3,009.00 The result is your monthly expenses. 22 23. Calculate your monthly net income. 2,359.90 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a 23b. Copy your monthly expenses from line 22 above. 23b 3,009.00 23c. Subtract your monthly expenses from your monthly income. -649.10 The result is your monthly net income. 23c. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? M No. None Yes.

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IN RE Mejia, Maria J

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Continuation Sheet - Page 1 of 1

Other Expenses
Realtor Association Fee
Computer Use For Employment

45.00 25.00

IN RE Mejia, Maria J

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Debtor(s)

Case No. (If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **22** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: May 20, 2015 Signature: /s/ Maria J Mejia Debtor Maria J Mejia Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Social Security No. (Required by 11 U.S.C. § 110.) Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the ___ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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Document	raye 20	UI 40
Inited States	Bankruptcy	Court
Northern D	istrict of Illi	nois

IN RE:		Case No
Mejia, Maria J		Chapter 7
	Debtor(s)	•

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

6,252.00 Income received from employment: YTD. 16,256.50 Income received from employment: 2014. 12,385.00 Income received from employment: 2013.

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3,600.00 Income received from Child Support: 2013 3.600.00 Income received from Child Support: 2014 1,200.00 Income received from Child Support: YTD

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT AMOUNT NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS **PAID** STILL OWING 04/19/2015, 03/19/2015, 02/19/2015 **Ally Financial** 852.00 21,779.47 P. O. Box 380901 Bloomington, MN 55483 2013 Chevrolet Traverse **GM Financial** 04/17/2015, 03/17/2015, 02/17/2015 731.13 14,711.27 P.O. Box 1811145 Arlington, TX 76096-1145

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

st Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

1st of Each Month

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED Cavalry Portfolio Services, LLC 500 Summit Lake Drive, Suite 400 Valhalla, NY 10595 DESCRIPTION AND VALUE DATE OF SEIZURE OF PROPERTY

Garnishment of Income/\$7,357.00

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Robert K Higginson 449 Sycamore Drive Dyer, IN 46311-0000

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 1/21/2015

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 1,500.00

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY **North State Bank** 1777 N Cedar Lake Road Round Lake Beach, IL 60073-0000 NAMES AND ADDRESS OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS Family documents, and

SURRENDER, IF ANY N/A other documents.

DATE OF

TRANSFER OR

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.



If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

 \checkmark

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

 \checkmark

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within the **two years** immediately preceding the commencement of this case.

20. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

 \checkmark

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

 \checkmark

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this

24. Tax Consolidation Group

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

25. Pension Funds.

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: May 20, 2015	Signature /s/ Maria J Mejia	
	of Debtor	Maria J Mejia
Date:	Signature	
	of Joint Debtor	
	(if any)	
	o continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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Northern District of Illinois

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IN RE: Case No. _ Mejia, Maria J Chapter 7

Debtor(s)

CHAPTER 7 INDIV	VIDUAL DEBTO	R'S STATEMENT OF	INTENTION
PART A – Debts secured by property of the estate. Attach additional pages if necessary.)	tate. (Part A must be	fully completed for EACH	debt which is secured by property of the
Property No. 1			
Creditor's Name: Ally Financial		Describe Property Secur 2013 Chevrolet Traverse	
Property will be (check one): ☐ Surrendered			
If retaining the property, I intend to (check at ☐ Redeem the property ✓ Reaffirm the debt ☐ Other. Explain	least one):	(for exampl	e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): ☐ Claimed as exempt ✓ Not claimed as exempt	exempt		
Property No. 2 (if necessary)			
Creditor's Name: GM Financial			ring Debt:
Property will be (check one): ☐ Surrendered			
If retaining the property, I intend to (check at ☐ Redeem the property ✓ Reaffirm the debt ☐ Other. Explain	least one):	(for exampl	e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): ☐ Claimed as exempt ✓ Not claimed as exempt	exempt		
PART B – Personal property subject to unexpire additional pages if necessary.)	ed leases. (All three c	olumns of Part B must be co	mpleted for each unexpired lease. Attach
Property No. 1]		
Lessor's Name: Silvia Silva	Describe Leased I Lanlord	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ✓ Yes □ No
Property No. 2 (if necessary)]		
Lessor's Name:	Describe Leased l	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No
continuation sheets attached (if any)			
declare under penalty of perjury that the a personal property subject to an unexpired le		intention as to any proper	ty of my estate securing a debt and/or
Date: May 20, 2015	/s/ Maria J Mejia		

Date:	May 20, 2015	/s/ Maria J Mejia	
		Signature of Debtor	
		Signature of Joint Debtor	

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	Northern District of Illino	ois	
IN	IN RE:	Case No	
М	Mejia, Maria J	Chapter 7	
	Debtor(s)	•	
	DISCLOSURE OF COMPENSATION OF ATT	ORNEY FOR DEBTOR	
1.	 Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services report of or in connection with the bankruptcy case is as follows: 		
	For legal services, I have agreed to accept	\$	1,500.00
	Prior to the filing of this statement I have received	\$	1,500.00
	Balance Due	\$	
2.	2. The source of the compensation paid to me was: Debtor Other (specify):		
3.	3. The source of compensation to be paid to me is: Debtor Other (specify):		
4.	4. I have not agreed to share the above-disclosed compensation with any other person unless the	ey are members and associates of my law firm	1.
	I have agreed to share the above-disclosed compensation with a person or persons who are not together with a list of the names of the people sharing in the compensation, is attached.	ot members or associates of my law firm. A	copy of the agreement,
5.	5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bar	nkruptcy case, including:	
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any ad 	required; ljourned hearings thereof;	
	 d. Representation of the debtor in adversary proceedings and other contested bankruptey matter e. [Other provisions as needed] 	9 ;	
6.	6. By agreement with the debtor(s), the above disclosed fee does not include the following services: Representation of the debtor(s) in any adversary proceedings and other	contested bankruptcy matters.	

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

May 20, 2015

Date

/s/ Robert Higginson

Robert Higginson Fish Law Group, LLC 309 W Washington St., Suite 700 Chicago, IL 60657 (773) 327-3474 Fax: (773) 327-2759 bobsharhig@yahoo.com

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

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 $_{\rm B201B~(Form~2}\mbox{Case}\mbox{.15-17755}$

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Desc Main

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Northern District of Illinois

IN RE:		Case No.
Mejia, Maria J		Chapter 7
	Debtor(s)	•

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)

UNDER §	342(b) OF THE BANKRUPTCY C	ODE
Certificate of	[Non-Attorney] Bankruptcy Petition	Preparer
I, the [non-attorney] bankruptcy petition preparer notice, as required by § 342(b) of the Bankruptcy		Ty that I delivered to the debtor the attached
Printed Name and title, if any, of Bankruptcy Pet Address:		Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)
X	cer, principal, responsible person, or	(Required by 11 U.S.C. § 110.)
	Certificate of the Debtor	
I (We), the debtor(s), affirm that I (we) have rece	ived and read the attached notice, as require	red by § 342(b) of the Bankruptcy Code.
Mejia, Maria J	X /s/ Maria J Mejia	5/20/2015
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint D	ebtor (if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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IN RE:		Case No
Mejia, Maria J		Chapter 7
	Debtor(s)	•
	VERIFICATION OF CRED	ITOR MATRIX
		Number of Creditors27
The above-named Debtor(s)	hereby verifies that the list of creditors is	is true and correct to the best of my (our) knowledge.
Date: May 20, 2015	/s/ Maria J Mejia	
	Debtor	
	Joint Debtor	

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Mejia, Maria J 110 Wildwood Drive Ingleside, IL 60041 Document Page 40 of 40 Chase Card 201 N. Walnut St//de1-1027 Wilmington, DE 19801

Eye Care Center 310 S Greenleaf Ave, Suite 209 Gurnee, IL 60031

Fish Law Group, LLC 309 W Washington St., Suite 700 Chicago, IL 60657 Childrens Place P.O. Box 183015 Colombus, OH 43218-3015 GE Capital Retail Bank/Synchrony Bank Attn: Bankrputcy Department P.O. Box 965061 Orlando, FL 32896-5061

Aargon Agency Inc 8668 Spring Mountain Rd. Las Vegas, NV 89117 Comcast P.O. Box 3002 Southeastern, PA 19398-3002 GM Financial P.O. Box 183593 Arlington, TX 76096

Aargon Agency Inc 3025 W Sahara Ave Las Vegas, NV 89102 Comenity Bank P.O. Box 182273 Columbus, OH 43218-2273 Illinois Collection Service/ics Illinois Collection Service Po Box 1010 Tinley Park, IL 60477

Ally Financial P. O. Box 380901 Bloomington, MN 55483 Comenity Bank/dress Barn Attention: Bankruptcy P.o. Box 182686 Columbus, OH 43218 Illinois Collection Services, Inc. P.O. Box 1010 Tinley Park, IL 60477-9110

Capital 1 Bank Attn: General Correspondence Po Box 30285 Salt Lake City, UT 84130 Comenity Bank/new York & Dompany Attention: Bankruptcy P.o. Box 182125 Columbus, OH 43218

Shindler Law 1990 E Algonquin Road, Suite 180 Schaumburg, IL 60173

Capital One Attn: General Correspondence P.O. Box 30285 Salt Lake City, UT 84130-0285 Commonwealth Financial 245 Main St Dickson City, PA 18519 Stellar Recovery, Inc. 1327 Highway 2 W, Suite 100 Kalispell, MT 59901

Cavalry Portfolio Services 500 Summit Lake Drive, Suite 400 Valhalla, NY 10595 EOS CCA 700 Longwater Drive Norwell, MA 02061 Target National Bank C/O Target Card Services P.O. Box 1581 Minneapolis, MN 55440-1581

Certified Services Inc 1733 Washington Street, Suite 201 Waukegan, IL 60085 Equifax Credit Information Services, Inc P.O. Box 740241 Atlanta, GA 30374 TransUnion LLC ATTN: Bankruptcy Department P.O. Box 2000 Chester, PA 19022-2000

Chase Card Services P.O. Box 15298 Wilmington, DE 19850 Experian ATTN: Bankruptcy Department P.O. Box 4500 Allen, TX 75013